



**USAID** | **IRAQ**  
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# PROVINCIAL ECONOMIC GROWTH PROGRAM

## QUARTERLY PROGRESS REPORT

January – March 2011



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The Iraq USAID-*TIJARA* project is made possible by the support of the American people through the United States Agency for International Development (USAID). USAID-*TIJARA* is implemented by The Louis Berger Group.

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# I. GENERAL INFORMATION

Project Name:	USAID-TIJARA Provincial Economic Growth Program	
Project Objective:	The objective of the project is to promote private sector development in Iraq by increasing access to finance and business development services as well as helping to create an improved enabling environment for increased trade and investment and MSME development.	
Contract No:	267-C-00-08-00500-00	
Project Start Date:	April 1, 2008	
Project End Date:	January 31, 2013	
USAID COTR:	Ali Al Hussainy	
Project Principals:	Baljit Vohra – Lead Program Manager and Senior Technical Advisor	
On-Site Leadership	Donal Cotter – Chief of Party Mark Wease – Deputy Chief of Party	
On-Site Project Staff:	(Details provided in Appendix A)	
Long-term (Expats):	12	
Long-term (TCNs):	21	
Short-term (Expats):	2	
Short-term (TCNs):	1	
Offsite Project Staff:	2	(Details Provided in Appendix A)
Iraqi Staff:	104	(Details provided in Appendix A)

**List of abbreviations and acronyms used**

ACC	World Trade Organization Accession Document
ACSI	Access to Credit Services Initiative
AGEF	Association of Experts in the Fields of Migration and Development Cooperation
AMC	Al Murshed Center
APS	Annual Program Statement
BCED	Babylon Center Economic Development
BCT	Brigade Combat Team
BDS	Business Development Services
BFF	Bright Futures Foundation
BIC	Basra Investment Committee
BIC	Business Information Center
BIO	Al Bashair Iraqi Organization
CB	Capacity Building
CBI	Central Bank of Iraq
CBP	Capacity Building Providers
CCN	Cooperating Country National
CERP	Commanders Emergency Response Program
CGAP	Consultative Group Assisting the Poor
CHF	Cooperative Housing Foundation
CLIN	Contract Line Item
CoCN	Chamber of Commerce Najaf
COMSEC	Council of Ministers Secretariat
COSQC	Central Organization for Standards and Quality Control
ePRT	Embedded Provincial Reconstruction Team
FOB	Forward Operating Base
HS	Harmonized System
GATS	General Agreement on Trade in Services
GATT	General Agreement on Trade and Tariffs
GCC	General Commission for Customs
GNP	Gross National Product
GoI	Government of Iraq
GRD	Gulf Region Division
IASD	Iraqi Association of Securities Dealers
ICBG	Iraq Company for Bank Guarantees JSC
ICBCD	Iraqi Center for Business Community Development
ICF-SME	Iraqi Company for Financing Small and Medium Enterprises LLC
ICT	Information and Communications Technology
IDA	Industrial Development Authority
IFRS	International Financial Reporting Standards
IFSD	Iraq Financial Services Development project
IIPA	Iraq Investment Promotion Agency
ILRC	Iraq Learning resource Center
IMEB	Iraqi Middle East Bank
IMFI	Indigenous Microfinance Institution
IPBL	Iraq Private Bankers' League
IPR	Intellectual Property Rights
IRD	International Relief and Development
IS-PSS	Institutional Strengthening and Private Sector Support
IUAA	Iraqi Union of Accountants and Auditors
IYI	Iraqi Youth Initiative
JCC-I	Joint Contracting Command Iraq

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JSC	Joint Stock Company
KBR	Kellogg Brown & Root
KIC	Karbala Investment Commission
KRG	Kurdistan Regional Government
LAP	Legislative Action Plan
LBG	Louis Berger Group
LLC	Limited Liability Company
LMS	Learning Management System
LOE	Level of Effort
MA	Market Assessment
MCS	Ministry of Culture and Sport
MENA	Middle East and North Africa
MF	Microfinance
MFI	Microfinance Institution
MFTR	Memorandum on Foreign Trade Regimes
MIS	Management Information System
MIX	Microfinance Information Exchange
MIM	Ministry of Minerals and Industry
MND-C	Multi-National Division- Center
MoA	Ministry of Agriculture
MoC	Ministry of Culture
MoF	Ministry of Finance
MoH	Ministry of Health
MoJ	Ministry of Justice
MoP	Ministry of Planning
MoT	Ministry of Trade
MoU	Memorandum of Understanding
MSME	Micro, Small, and Medium Enterprise
MWR	Ministry of Water Resources
NBFI	Non-Bank Financial Institution
NCoC	Nasiriyah Chamber of Commerce
NEDO	Nahr Al Atta'a Economic Development Organization
NIC	National Investment Commission
NGO	Non-Governmental Organization
NTB	Non-Tariff Barrier
OECD	Organization for Economic Cooperation and Development
OPIC	Overseas Private Investment Corporation
PBI	Private Bankers Institution of Iraq
PEG	Provincial Economic Growth
PCMS	Performance Classification and Monitoring System
PIC	Provincial Investment Commission
PMAC	Prime Minister's Advisory Committee
PMT	Performance Management Tool
POC	Point of Contact
PRT	Provincial Reconstruction Team
QRF	Quick Response Funds
RBC	Ramadi Business Center
RFA	Request for Applications
RFP	Request for Proposals
RFQ	Request for Quotations
RRT	Regional Reconstruction Team
RRU	Regulatory Reform Unit
SAD	Single Administrative Document
SBDC	Small Business Development Center

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SEDO	Sahara Economic Development Organization
SME	Small and Medium Enterprise
SME WG	Small and Medium Enterprise Working Group
SMFC	Sustainable Microfinance Component
SPS	Sanitary and Phytosanitary
SQM	Statistical Quality Management
TA	Technical Assistance
TBT	Technical Barriers to Trade
TCN	Third Country National
TRIPS	Trade Related Aspects of Intellectual Property Rights
ToT	Trainer of Trainers
UNOPS	United Nations Office for Project Services
USAID	United States Agency for International Development
USG	United States Government
USPTO	United States Patent and Trademark Office
USTR	United States Trade Representative
WCO	World Customs Organization
WEO	Women Empowerment Organization
WTO	World Trade Organization

## II. EXECUTIVE SUMMARY

### OVERVIEW:

- The Iraqi Company for Financing Small and Medium Enterprises LLC financed 74 new loans valued at \$1,531,675.
- The Iraqi Company for Bank Guarantees JSC guaranteed 328 SME loans that were disbursed for a total value of \$3,325,077.
- Microfinance institutions supported by the project disbursed 22,401 loans valued at \$53,542,250.
- Project SBDCs conducted 77 business and entrepreneurship courses for 1,254 participants.
- The cumulative amount of loans disbursed to youth entrepreneurs to start new businesses was \$351,800 to 110 youth (92 male; 18 female).

**Business Development Services:** The BDS component conducted Doing Business/Market Assessment Stakeholder conferences in Diyala; Najaf; Nassriya, Dhi Qar Province; and Samawa, Muthanna Province to assess constraints to private sector economic growth at the provincial level and make recommendations on how to address the constraints. As a result of the Diyala conference, which was attended by the Governor, provincial leaders proposed to start an agriculture/agribusiness focus group to address constraints to business in the province.

The component also provided technical assistance to Small Business and Development Centers (SBDCs) in Baghdad, Najaf, Samawa and Nassriya on their grant requests to fund fee-generating projects such as electronic securities training, employment center/jobs portal, marketing and printing centers and business directories. Such projects will assist the SBDCs in their overall sustainability.

In addition, the component supported the Diwanayah SBDC in developing promotional material in both English and Arabic languages. The material will be shared with donor organizations, private companies and local entrepreneurs to inform them about services provided by the SBDC to help them to improve their businesses.

**International Trade and WTO Accession:** USAID-*Tijara* conducted a training workshop of the WTO Services Committee for Transport and Distribution Services in Erbil from February 11 to 14. Officials from the Ministry of Transport and a number of representatives from various Chambers of Commerce and transportation companies (including Iraqi Airways) drafted initial services positions that will be reviewed by various ministries and chambers represented prior to submission to the Ministry of Trade as part of the WTO Services Offer.

Component staff updated Valuation and HS Classification training materials, and related Arabic translations, in preparation for training of approximately 200 in-service Customs personnel in May.

USAID-*Tijara* met with other international donors to reach consensus on the provision of future support to the Ministry of Trade's WTO Unit to avoid duplicity of effort.

**Sustainable Microfinance:** USAID-*Tijara* completed the operational assessment of Al-Tadhamun microfinance institution (MFI) in Mosul, Ninawa Province and continued conducting assessments for Al-Thiqa MFI in Kirkuk Province and CHF/Amalkom in Babil and Najaf Provinces. So far, 11 operational assessments have been conducted.

USAID-*Tijara* and its partner MFIs featured prominently in the 2010 4th quarter newsletter of Sanabel, the membership association representing MFIs from across the Middle East and North Africa (MENA) region. The article highlighted the significant role that USAID-*Tijara* and its partner MFIs are playing in promoting transparency, benchmarking, capacity building, advocacy, and overall service to the poor.

Partner MFI Al Mosaned in Salah ad Din Province received a three-diamond rating out of a potential of five from the MIX Market, a global platform that promotes transparency in the microfinance industry. So far, four MFIs have received the same rating.

All 12 USAID-*Tijara* partner MFIs submitted their re-registration documents to the NGO Assistance Office as required by a new law on NGOs.

**SME Development and Bank Lending:** USAID-*Tijara* presented a business plan, marketing plan and a new Participation Bank Agreement to ICBG during its Board meeting at the Gulf Bank on February 13, with the Board approving all the plans.

The component conducted various capacity building activities, including intermediary-level training in March titled “Core skills for SME lending” for 22 loan officers (including 5 females) from 9 partner private banks, covering financial analysis and relationship monitoring techniques.

It also conducted an introductory training on SME Lending for the management and loan officers of United Bank, which recently introduced SME Lending and a refresher training session on monitoring and financial analysis for Sumer Bank loan officers, at the bank management’s request.

The Iraqi Company for Financing SMEs (ICF-SME) signed an MoU and agreed on a starting budget with International Labor Organization trainers for a pilot training program launched at interested shareholder banks. ICF-SME may become the UN’s designated agent for coordinating SME training by UN certified trainers in Iraq.

**Business and Investment Enabling Environment:** The component organized a conference on three of the “Ease of Doing Business” indicators reported in the annual World Bank survey of business enabling environment (starting and closing businesses and investor protection) on March 22. Participants from the Ministry of Trade, World Bank and Iraqi institutions that supply information for the annual survey (Chamber of Commerce, local government, legal and accounting firms) discussed the inaccuracies in the data and evaluations published in the survey as well as the reforms that need to be undertaken in the business enabling environment.

The component has finalized a preliminary Arabic-language draft of the Bankruptcy Law, which shall be disseminated to various concerned authorities, agencies and individuals for feedback.

Component staff also commenced preliminary work on the review of regulations and rules of ministries of Industry and Minerals, Health and Trade to improve Iraq’s business and investment environment.

**Iraqi Youth Initiative:** The cumulative amount of loans disbursed to youth entrepreneurs to start new businesses by the end of the quarter was \$351,800 to 110 youth (92 male; 18 female).

The number of sponsors (employers) who have pledged apprenticeship positions under the Youth Employment Promotion (YEP) activity rose from 188 to 198 while apprenticeship positions increased from 779 to 853 during the quarter.

Component staff conducted various technical monitoring activities, gathering success profiles for targeted youth loans disbursements, measuring their impact and providing timely support for youth start-ups.

# III. QUARTERLY REPORT

## A. BUSINESS DEVELOPMENT SERVICES

### ONGOING TASK AREAS / ACTIVITIES

The BDS team is currently focusing on the following activities:

- Strengthening and capacity building of 14 SBDCs and five associated offices.
- Coordinating meetings and activities with the PRTs to support the capacity building process.
- Providing technical assistance to the PRTs regarding BDS and potential new SBDCs.
- Following up with all the SBDCs to help them develop MOUs with the MFIs located in their areas.
- Working with the SBDC executive directors to help them use self-assessment diagnostic tools as management aids to improve their internal operations in areas such as reporting on revenue generating activities, institutional capacity building, financial budgeting, outreach and communication.
- Following up with the participants enrolled in all the SBDC training courses and collecting data on program results and impacts on a regular basis. The impact beneficiary report is prepared on a quarterly basis.
- Updating the SBDC website, designed to be a platform for promoting the SBDCs in Iraq, showcasing their activities, as well as adding valuable material that is relevant to the SBDC network.
- Providing the SBDCs with the technical guidance needed to update and implement their work plans.
- Helping SBDCs formulate ideas for fee-generating services and strategies for achieving financial sustainability and advising them on grant proposal requirements for the USAID-*Tijara* Small Grants Program.
- Advising SBDC directors on grant proposal requirements for applying for funding support under the *Tijara* Small Grants Program.

### DELIVERABLES / MILESTONES / EVENTS / QUANTIFIABLE OUTPUT

- Conducted Doing Business/Market Assessment Stakeholder conferences in Diyala; Najaf; Nassriya, Dhi Qar Province; and Samawa, Muthanna Province to assess constraints to private sector economic growth at the provincial level and make recommendations on how to address the constraints. As a result of the Diyala conference, which was attended by the Governor, provincial leaders proposed to start an agriculture/agribusiness focus group to address constraints to business in the province.
- Provided technical assistance to Small Business Development Centers (SBDCs) in Baghdad, Erbil, Najaf, Samawa and Nassriya on their grant requests to fund fee-generating projects such as electronic securities' training, employment center/jobs

portal, marketing and printing centers and business directories. The projects will assist the SBDCs in their overall sustainability.

- Supported the Diwaniyah SBDC in developing promotional material in both English and Arabic languages. The material will be shared with donor organizations, private companies and local entrepreneurs to inform them about services provided by the SBDC to help them to improve their businesses.
- Baghdad and Samawa SBDCs conducted regional peer-to-peer accounting training workshop for the SBDC accountants of central and southern Iraq, discussing the major issues they faced in implementing and utilizing an industry standard accounting software. Efficiencies and competencies gained in utilizing uniform accounting software will improve SBDC accountability, transparency and sustainability.
- Worked on bylaws and funding sources for an SBDC Association. Once established, the association will assist SBDCs to raise funding resources and continue the technical assistance capacity building commenced by USAID-Tijara.
- Reviewed business plans and strategic plans for 2011 for SBDCs in Baghdad, Diyala, Anbar and Salad Ad Din provinces.
- Conducted an impact survey among project beneficiaries in Baghdad, Erbil, Najaf and Ramadi to gather feedback on the impact and effectiveness of training interventions to start or grow businesses.

## TRAINING

- The training curriculum offered by SBDCs focused on establishing and improving small businesses. These courses offer a base for potential entrepreneurs to begin doing business and for existing business people to improve their operational skills.

### Tracker Results Summary: January – March 2011

<b>Summary of Activity</b>		
	<b>Total</b>	<b>% women</b>
<b>SBDCs: USAID-Tijara &amp; Voucher Paid</b>		
<b>Number of Courses (USAID-Tijara)</b>	1	
<b>Number of Courses (Voucher)</b>	72	
<b>Total Participants</b>	1227	68%
<b>SBDCs: Participant-Paid</b>		
<b>Number of Courses</b>	4	
<b>Participants</b>	27	33%
<b>TOTAL</b>	<b>Participants: 1,254</b> <b>Courses: 77</b>	<b>65%</b>

### **CROSS-CUTTING INITIATIVES / PRT SUPPORT**

- The BDS senior advisor and the USAID-PRT representative in Dhi Qar discussed joint activities between USAID-Tijara and the PRT for the duration of the PRT activities in Samawa and Nassriya. This discussion included implementation plans and schedules for the start-up of new printing and advertising services centers in Nassriya and Samawa, plans for developing the second edition of the provincial directories, and schedules for business forums to follow up on the recommendations and findings of the recent “Doing Business” conferences.

### **NOTABLE ACTIVITIES AND DELIVERABLES PLANNED NEXT QUARTER**

- April 9-14: BDS Jamsheed Accounting Software Implementation Training, which will greatly enhance the accounting capacity of the SBDCs, improving their accountability, sustainability and transparency.
- April 15-20: BDS director, deputy and a field coordinator will visit Sulaimanya, Kirkuk and Erbil SBDCs.
- April 27: BDS team will assist BIC Babil in organizing Doing Business in Babil Market Assessment.
- May 2-5: BDS team will assist BIC-Basra in organizing the Doing Business in Basra Market Assessment event.
- May-June: BDS Market Assessment Conference for Iraq (Baghdad).

## **B. INTERNATIONAL TRADE & WTO ACCESSION**

### **ONGOING TASK AREAS / ACTIVITIES**

#### **Activities Related to the Goods Offer:**

- Updated the Valuation and HS Classification training materials, and related Arabic translations, in preparation for training of approximately 200 in-service Customs personnel in May. These activities were undertaken given the absence of beneficiary representatives who were attending WTO training in Australia for 45 days.
- Conducted a workshop on the Live Animal Import Law Harmonization in Erbil from February 19 to 23 inclusive. The outcome of this workshop was that representatives from the central Government of Iraq and the Kurdistan Regional Government agreed to harmonize their respective legislation in this area so as to provide a uniform application of the legislation, regulations, policies and procedures on a national scale.
- A series of meetings and workshops were conducted in Erbil related to the following Agricultural issues:
  - March 2 – SFA Agriculture Productivity and Food Safety Committee meeting
  - March 23 – FAO Agriculture Working Group meeting
  - March 31 – Nutrition Research Institute – Meeting to discuss formation of an Iraqi Food and Drug Administration, reference laboratory certification and possible tour of Food and Drug Administration inspection facilities in the U.S.

#### **Activities Related to the Services Offer:**

- Conducted a training workshop of the WTO Services Committee for Transport and Distribution Services in Erbil from February 11 to 14. Officials from the Ministry of Transport and a number of representatives from various Chambers of Commerce and transportation companies (including Iraqi Airways) drafted initial services positions that will be reviewed by various ministries and chambers represented prior to submission to the Ministry of Trade as part of the WTO Services Offer.
- Completed the pre-workshop training materials for the Business Services and Recreation Services workshops to be conducted in May 2011.

#### **Activities Related to WTO Accession Procedures:**

- Given the current GoI position of not submitting an Initial Goods or Services Offer to the WTO until the fourth quarter 2011 at a minimum, no progress can be achieved in this area.

### **ISSUES FOR USAID ATTENTION**

- There is a need for USG intervention with the Ministry of Trade on cooperation with USAID–*Tijara* and coordination of donor activities to increase efficiency of WTO Accession activities and avoid duplication of effort. This requirement has been outstanding for four reporting periods.

## C. SUSTAINABLE MICROFINANCE

### ONGOING TASK AREAS /ACTIVITIES

- USAID-*Tijara* continues to conduct operational assessments of partner microfinance institutions (MFIs). During the month, it completed the operational assessment of Al-Tadhamun MFI in Mosul, Ninawa Province and continued conducting assessments for Al-Thiqa MFI in Kirkuk Province and CHF/Amalkom in Babil and Najaf Provinces. So far, 11 operational assessments have been conducted.

### DELIVERABLES / MILESTONES / EVENTS / QUANTIFIABLE OUTPUT

- USAID-*Tijara* officially presented the Arabic version of the operational assessment report of partner MFI Al-Tadhamun to its chairperson. The report provides recommendations on how the MFI can improve its operational performance in financial services, especially to the poor and women, as well as guidance on institutional sustainability. So far, 10 operational assessments have been conducted.
- All 12 USAID-*Tijara* partner MFIs submitted their re-registration documents to the NGO Assistance Office as required by a new law on NGOs.
- The Microfinance Information eXchange (MIX) Market's 2010 Arab Microfinance Analysis and Benchmarking Report has featured an article about the Central Bank of Iraq's issuance of an ordinance on the financing of micro, small and medium enterprises. The article notes that the ordinance drafted with technical support from USAID-*Tijara* will facilitate the transformation of microfinance institutions (MFIs) into regulated non-bank financial institutions.
- Partner MFI Al Mosaned in Salah ad Din Province received a three-diamond rating out of a potential of five from the MIX Market, a global platform that promotes transparency in the microfinance industry. So far, four MFIs have received the same rating.
- USAID-*Tijara* and its partner MFIs featured prominently in the 2010 4th quarter newsletter of Sanabel, the membership association representing MFIs from across the Middle East and North Africa (MENA) region. The article highlighted the significant role that USAID-*Tijara* and its partner MFIs are playing in promoting transparency, benchmarking, capacity building, advocacy, and overall service to the poor.
- Partner MFI Amalkom achieved the greatest gender balance among its clientele. Nearly 40 percent (about 1,500 out of 3,876) of its clients are women.
- Drafted a concept paper addressing the physical and economic security needs of populations that are vulnerable to persecution and violence. The concept paper submitted to the USAID Iraq Mission proposes grants through socially-oriented NGOs to cover the cost of physical security installations such as alarms and reinforced doors, and loans from MFIs to finance business working capital.

- Conducted Disaster Recovery Planning and Data Risk Management training for participants from eight partner microfinance institutions (MFIs) to equip them with skills required to mitigate the risk of data loss at their respective institutions in the event of a catastrophic loss and to secure their information technology systems.
- Commenced conducting operational assessments of CHF/Access to Credit Services Initiative/Amalkom and Al-Thiqa, the MFIs that cover more than 50 percent of the Iraqi microfinance market.
- Conducted a training session on MFI governance for the Board of Directors of Izdiharouna MFI in Sulaymaniyah in order to enhance their effectiveness in performing their supervisory, fiduciary, strategic, and management development responsibilities.
- Participated at the meeting of the Board of Directors of TEDC MFI, who discussed and approved the MFI's annual budgets and work plans.
- Partner MFI Al Bashaer in Baghdad launched a marketing campaign to promote its loan program among the youth and women of Al-Yousifya area in Baghdad in a bid to expand outreach to underserved segments of the population.
- Al Takadum MFI Fallujah Branch hosted a prominent political leader, Khalid Abdulha, Member of Parliament representing Fallujah, who acquainted himself with the activities and achievements of the institution, and its challenges, in order to enhance collaboration between the government and the MFI such that financial services in the province are made as inclusive as possible.
- Al Aman MFI moved to a new office in Hawija district and continued normal microfinance operations. Its former office was completely destroyed in public demonstrations in early March.
- Upgraded Al Tadamun MFI's management information system for accounting and loan tracking to allow simultaneous data entry by different end-users in order to enable the MFI to serve more clients in an efficient and timely manner. The component also worked on the hardware and software capacity of TEDC's Management Information Systems to improve its capacity to effectively manage a rapidly growing loan portfolio.

#### **NOTABLE ACTIVITIES AND DELIVERABLES PLANNED NEXT QUARTER**

- April 5, Erbil: Al Tadamun Board meeting and formal debriefing of the Board of Directors and management on the results and recommendations contained in the operational assessment report of the MFI partner.
- April 6, Erbil: Interviews and field visits for the operational assessments of CHF/Amalkom and Al-Thiqa.
- April 3 – 4, Erbil: Workshop on Transformation for NGO – MFIs in Iraq.
- April 4, Erbil: Microfinance Reporting Workshop.
- April 5: Governing Board meeting for Al Tadamun MFI.

<b>New Loans Disbursed per Month, by Governorate, all Grantees (2011)</b>							
#	GOVERNORATE		January	February	March	1st Qtr 2011	1st Qtr Monthly Avg
1.	Anbar	\$ value	\$1,271,600	\$1,291,150	\$1,367,400	\$3,930,150	\$1,310,050
		# loans	627	717	677	2,021	674
2.	Babil	\$ value	\$1,314,350	\$1,191,840	\$1,532,220	\$4,038,410	\$1,346,137
		# loans	567	624	716	1,907	636
3.	Baghdad	\$ value	\$2,178,700	\$2,328,825	\$2,519,490	\$7,027,015	\$2,342,338
		# loans	767	816	898	2,481	827
4.	Basra	\$ value	\$1,477,900	\$1,118,550	\$1,391,300	\$3,987,750	\$1,329,250
		# loans	441	340	396	1,177	392
5.	Dhi-Qar	\$ value	\$483,600	\$525,300	\$487,100	\$1,496,000	\$498,667
		# loans	145	126	138	409	136
6.	Diyala	\$ value	\$614,300	\$896,500	\$846,500	\$2,357,300	\$785,767
		# loans	231	304	290	825	275
7.	Dohuk	\$ value	\$587,500	\$574,650	\$563,100	\$1,725,250	\$575,083
		# loans	195	212	205	612	204
8.	Erbil	\$ value	\$812,474	\$911,300	\$706,900	\$2,430,674	\$810,225
		# loans	287	301	233	821	274
9.	Karbala	\$ value	\$1,185,695	\$935,160	\$1,316,780	\$3,437,635	\$1,145,878
		# loans	585	537	631	1,753	584
10.	Kirkuk	\$ value	\$1,120,982	\$1,096,897	\$1,114,862	\$3,332,741	\$1,110,914
		# loans	555	514	495	1,564	521
11.	Missan	\$ value	\$135,200	\$134,600	\$187,700	\$457,500	\$152,500
		# loans	91	94	139	324	108
12.	Muthana	\$ value	\$390,300	\$465,700	\$448,100	\$1,304,100	\$434,700
		# loans	141	131	151	423	141
13.	Najaf	\$ value	\$1,209,455	\$900,020	\$1,349,900	\$3,459,375	\$1,153,125
		# loans	619	507	584	1,710	570
14.	Ninewah	\$ value	\$1,205,000	\$1,194,200	\$1,386,950	\$3,786,150	\$1,262,050
		# loans	527	516	578	1,621	540
15.	Qadisiya	\$ value	\$632,100	\$712,100	\$727,800	\$2,072,000	\$690,667
		# loans	247	214	270	731	244
16.	Salah Ad Din	\$ value	\$308,500	\$485,700	\$485,900	\$1,280,100	\$426,700
		# loans	158	251	252	661	220
17.	Suleimaniya	\$ value	\$1,969,400	\$1,825,500	\$1,554,100	\$5,349,000	\$1,783,000
		# loans	800	712	632	2,144	715
18.	Wasit	\$ value	\$669,600	\$628,600	\$772,900	\$2,071,100	\$690,367
		# loans	374	382	461	1,217	406
<b>GRAND TOTAL</b>		\$ value	\$17,566,656	\$17,216,592	\$18,759,002	\$53,542,250	\$17,847,417
		# loans	7,357	7,298	7,746	22,401	7,467

## D. SME DEVELOPMENT & BANK LENDING

### ONGOING TASK AREAS / ACTIVITIES

The component continued to provide:

- SME Banking: Training and technical assistance to partner banks to increase the quality and variety of their lending and service delivery to SMEs nationwide throughout their branch network, while increasing profits and lowering risks.
- Support to ICBG: Training and technical assistance to improve ICBG operational and risk management controls, and profitability, in offering loan guarantees to banks to cover up to 75% of risk on loans to SMEs.
- Support to ICF-SME: Technical assistance to ICF-SME to maintain its unique loan capital management and loan monitoring function and to raise its loan capital resources to fund new SME loan programs throughout Iraq.

### DELIVERABLES / MILESTONES / EVENTS/ QUANTIFIABLE OUTPUT

SME Banking Highlights	Mar 2011, Outstanding***		Mar 2011, Cumulative***	
	Loans	Outst. Balances	Loans	Loan Value
Loans Funded by ICF*	721	\$ 9,209,175	881	\$17,117,550
ICBG Guaranteed Loans*	1423	\$10,478,186	2629	\$35,028,359
SME-Lending Units Total**	2791	\$35,294,932	4191	\$75,538,531

\*Source: SME-LU data as reported by banks (reports done manually)

\*\*Includes ICF, ICBG and other SME loans

\*\*\*Outstanding and cumulative volumes are based on manual reports from the banks and therefore are not fully accurate

Exchange rate: 1,170 ID/ \$1

### Iraqi Company for Financing SMEs (ICF-SME)

- Completed a \$50 million funding proposal for the Ministry of Finance to enhance national job creation and economic revitalization by supporting SME lending as a tool to develop the Iraqi economy, decrease unemployment, and improve the infrastructure of the country.
- Signed an MoU and agreed on a starting budget with International Labor Organization trainers for a pilot training program launched at interested shareholder banks. ICF-SME may become the UN's designated agent for coordinating SME training by UN certified trainers in Iraq.
- Received two letters from the Registrar of the Companies confirming the recently declared capital increase resulting from a Grant Conversion totaling ID 1,176,000,000 (\$ 1 Million). This effectively raises ICF-SME's share capital to ID 2,352,000,000 equal to \$2 million. These letters also confirmed the amendment of the article of Incorporation in regard of this increase.
- A sub-committee of ICF-SME approved the company's proposal to become a direct lender to SMEs subject to certain modifications specified in the proposed lending policy, such as limiting ICF-SME's margin over cost of funds to just 4%

per annum and that 25% of the loan volume should go to women entrepreneurs. Required legal steps will be completed with the Company Registrar in this regard.

### **Iraqi Company for Bank Guarantees (ICBG)**

- USAID-*Tijara* presented a business plan, marketing plan and a new Participation Bank Agreement to ICBG during its Board meeting at the Gulf Bank on February 13, with the Board approving all the plans.
- Component staff and the ICBG risk manager amended the ICBG guarantee agreement, the Participating Banks' Agreement policies and guidelines.
- Conducted an extraordinary Board Meeting, during which the preparations for the General Assembly due in April were discussed.
- Submitted proposed policies and procedures on past due loans (translated to Arabic) to the company for review and comments before being proposed to the banks.

### **SME Banking Capacity Building**

- Conducted an introductory training on SME Lending for the management and loan officers of United Bank, which recently introduced SME Lending.
- Conducted a refresher training session on monitoring and financial analysis for Sumer Bank loan officers, at the bank management's request.
- Conducted intermediary-level training titled "Core skills for SME lending" for 22 loan officers (including 5 females) from 9 partner private banks, covering financial analysis and relationship monitoring techniques.
- Conducted in-depth meetings with four separate banks - all candidates for the SME lending unit loan production office incubation program. This hub and spoke configuration will potentially build future SME lending unit departments.
- Conducted a workshop to promote a program that seeks to equip participating banks' SME Lending Units to sharply increase loan production. It consists of an incubation element that calls for intensive coaching and monitoring for motivated banks, and a branch advancement element that sets up a performance ranking system and training support for all lending units seeking to advance to a higher stage.
- Conducted an SME Banking Training Workshop in Basrah Province for loan officers from bank branches in Basrah, Dhi Qar, Maysan and Muthanna provinces.
- Conducted an SME lending training workshop on data gathering and feasibility analysis for 19 loan officers from six private banks and one staff member from the Iraqi Company for Bank Guarantees.

### **CROSS CUTTING INITIATIVES/PRT SUPPORT**

- Continued cooperation with USAID-PRT representatives in Erbil and Basrah, especially in the following areas:
  1. Sharing of information about the performance of Iraqi private banks in their regions.
  2. Coordination of efforts to establish banking education and credit bureau programs in their regions.
  3. Coordination of efforts to provide better training to bankers in their regions.
  4. Representing SME financing at Business Development Services Market Assessment conferences.

## **NOTABLE ACTIVITIES AND DELIVERABLES PLANNED NEXT QUARTER**

### **Iraqi Company for Financing SMEs (ICF-SME)**

- April 2, Hilla: ICF-SME will participate in the SME Lending workshop for South Central (Babil, Diwaniyah, Karbala, Najaf and Wasit) regional branches to be held in Hilla.
- April 10: UNOPS/ILO training to be provided to SME borrowers: The company made arrangements to commence UNOPS/ILO training for partner bank SME clients, starting at the Gulf Bank training hall in the first week of April. Four training events are being scheduled for April and May at three banks — Gulf, Sumer and Baghdad.
- April 10: ICF-SME shareholders meeting.
- April 14: Advisory shareholders meeting.
- ICF-SME MD together with an external auditor will visit Anbar Province to meet with Baghdad and North Banks and check on the agricultural loans disbursed from the Inma grant as part of the financial audit for the USAID-*Inma* grant.

### **SME Lending Unit capacity building**

- April 2-3: SME Lending workshop for South Central (Babil, Diwaniyah, Karbala, Najaf and Wasit) regional branches to be held in Hilla.
- April 3-6: Visit to Erbil to advance discussions for establishing two loan production incubation units in Erbil for Baghdad and North banks.
- April 12-13: Intermediate level Training "Core skills for SME Lending" for banks from Group 2, Part 1.
- April 19-20: Introductory training of "Core skills for SME Lending" for United Bank.
- April 26-27: Workshop for SME lending unit branches of the North Central Region to be held in Baghdad.

## **E. BUSINESS AND INVESTMENT ENABLING ENVIRONMENT**

### **ONGOING TASK AREAS / ACTIVITIES**

- Ongoing preparations for a workshop to be held from April 24 to 28 on “The Investor and Entrepreneur Roadmap and Doing Business in Iraq.” Invitations were sent to seven selected Provincial Investment Councils and to the Ministry of Industry/Industrial Development Authority.

### **DELIVERABLES / MILESTONES / EVENTS/ QUANTIFIABLE OUTPUT**

- Organized a conference on three of the “Ease of Doing Business” indicators reported in the annual World Bank survey of business enabling environment (starting and closing businesses and investor protection) on March 22. Participants from the Ministry of Trade, World Bank and Iraqi institutions that supply information for the annual survey (Chamber of Commerce, local government, legal and accounting firms) discussed the inaccuracies in the data and evaluations published in the survey as well as the reforms that need to be undertaken in the business enabling environment.
- Finalized the Arabic report of the March 22 conference.
- Organized and facilitated various meetings between the project management:
  1. Meeting with the Chairman of the Prime Minister’s Advisory Council (PMAC) to discuss issues of cooperation between PMAC and USAID-Tijara with regard to the process of improving the business and investment environment.
  2. Meeting with the Deputy Prime Minister’s Chief of Staff to get acquainted with the role of Iraq’s Economic committee, headed by the Deputy PM, in improving the business and investment enabling environment as well as speeding Iraq’s WTO Accession process.
  3. Meeting with the Central Bank of Iraq Governor to raise the obstacles facing non-bank financial institutions and SME Lending in private banks in Iraq.
- Finalized both the English and the Arabic versions of the Industrial Investor Guide, awaiting feedback from the Ministry of Industry and Minerals.
- Conducted a further review of the preliminary Arabic draft of the Bankruptcy Law.
- Component staff met with the staff of the Commercial Law Development Program (CLDP), U.S. Department of Commerce, to provide input to CLDP’s proposed program to train GoI legal counsels in working on contracts with foreign firms. Other aspects of CLDP’s work were discussed as well, to ensure that there is no duplication of effort, particularly as regards the training of commercial attaches and trade representatives.
- Commenced preliminary work on the review of regulations and rules of ministries of Industry and Minerals, Health and Trade to improve Iraq’s business and investment environment.

- Finalized a concept paper on the establishment of a Regulatory Reform Unit to be based at the Secretariat of the Council of Ministers, with USAID-*Tijara* and the World Bank being the principal advisors.
- Held discussions with the World Bank on collaboration and working with the Council of Ministers' Secretariat to establish a Regulatory Reform Unit (RRU). It was agreed that a joint meeting between the World Bank, UNDP, USAID-*Tijara* and COMSEC should be held in the near future to finalize the issue.
- Director General of the Ministry of Industry and Minerals/Investment Development Authority (MIM /IDA) and members of his staff met with USAID-*Tijara* to discuss the planned launch of the IDA website and other areas of collaboration. The website shall be launched after the IDA arranges for the registration of the site's domain with the Ministry of Communication.
- Reviewed several laws and regulations related to the role of the Ministry of Trade and the Company Registration Office in the registration and closing of businesses.
- Finalized a preliminary Arabic-language draft of the Bankruptcy Law, which shall be disseminated to various concerned authorities, agencies and individuals for feedback.
- Assisted the USAID Iraq Mission in reviewing, amending and expanding the work plan of SFA Working Group on Industry and Private Sector Development co-chaired by USAID and the Ministry of Industry and Minerals.

#### **NOTABLE ACTIVITIES AND DELIVERABLES PLANNED NEXT QUARTER**

- A workshop to be held on March 17, 2011 on the role of the MoT in improving starting a business, closing a business and investors protection procedures in Iraq.
- A workshop on "The Investor and Entrepreneur Roadmap and Doing Business in Iraq" will be held from April 24 to 28 in Erbil.

## F. IRAQI YOUTH INITIATIVE

### ONGOING TASK AREAS / ACTIVITIES

- Small Business Development Centers (SBDCs) and Microfinance Institutions (MFIs) throughout Iraq conducted Business Review Panels in order to allocate grant funds as loan capital for prospective young entrepreneurs.
- The Iraqi Youth Initiative conducted various technical monitoring activities, gathering success profiles for targeted youth loans disbursements, measuring their impact and providing timely support for youth start-ups. (See photos below highlighting successful youth entrepreneurs' profiles).

### DELIVERABLES / MILESTONES / EVENTS/ QUANTIFIABLE OUTPUT

- The cumulative amount of loans disbursed to youth entrepreneurs to start new businesses by the end of the quarter was \$351,800 to 110 youth (92 male; 18 female).
- The number of sponsors (employers) who have pledged apprenticeship positions under the Youth Employment Promotion (YEP) activity rose from 188 to 198 while apprenticeship positions increased from 779 to 853 during the quarter.
- Component staff conducted various technical monitoring activities, gathering success profiles for targeted youth loans disbursements, measuring their impact and providing timely support for youth start-ups.
- Under the Youth Entrepreneurship Access to Finance (YEAFF) activity, there were eight loans totaling \$25,500 disbursed to eight male beneficiaries: Below are the details of the disbursements, disaggregated by province and gender:
  1. Baghdad: Two loans totaling \$3,900 for two male beneficiaries.
  2. Salah ad Din: Two loans totaling \$4,000 for two male beneficiaries.
  3. Najaf: Four loans totaling \$18,000 for four male beneficiaries.
- Conducted a ToT workshop in Baghdad for all the YEP trainers and SBDC marketing officers from March 12 to 20.
- YEAFF Training courses on "How to Start a Business" were held in the following provinces with the following number of participants, disaggregated by province and gender:

Province	Participants	
	Female	Male
Anbar	3	11
Babil	1	12
Baghdad	3	11
Basrah	3	8
Dhi Qar	2	13

Karbala	1	9
Muthanna	2	9
Najaf	3	7
Total	18	80

**PHOTOS OF IRAQI YOUTH INITIATIVE BENEFICIARIES**



ABOVE: Ayad Jalal Esmael, from Erbil, opened a bakery after receiving a loan of \$1,500 through his participation in the Iraqi Youth Initiative. The bakery sustains five jobs, including the entrepreneur's.

BELOW: Adhra'a Muslim Hasson, from Dhi Qar, started a catering services business after receiving a loan of \$5,000 through her participation in the Iraqi Youth Initiative. The business sustains eight jobs, including the entrepreneur's.



**CROSS-CUTTING INITIATIVES**

- All of the deliverables were completed in coordination with or on behalf of other USAID-*Tijara* components.

**NOTABLE ACTIVITIES AND DELIVERABLES PLANNED NEXT QUARTER**

- Launch of the Iraqi Youth Employment Promotion "Employment Skills" training program to take place in April in each of the 12 selected SBDCs.

## G. TRAINING

### ONGOING TASK AREAS / ACTIVITIES

- Training is a cross-cutting component of USAID-Tijara, the function of which is to facilitate and support the technical components to research, design, develop, and implement strategic human resource development interventions and program events.
- The Training Unit (TU) ensures that the training events are results-oriented, directly linked to specific components' work plans, the Training Plan and Budget, and/or project deliverables. Additionally, the Training Component ensures that USAID best practices and polices are followed and that training activities are well monitored and evaluated and that centralized reporting to USAID, M&E and Communications and Outreach for all training events is available.
- The TU is the operational interface with Finance, Procurement & Contracting, and Administration & Logistics Units for all approved training events. The TU administers all received training event requests (TERFs) from the components. These are reviewed to confirm the training objectives and expected outcomes. The TU prepares the related budgets, logistics and supports the components during the training events and assists with post-event evaluations.

### DELIVERABLES / MILESTONES / EVENTS/ QUANTIFIABLE OUTPUT

- A summary of training events implemented in March 2011:

Component	Training Event – TERF #	Total # of participants		Location
		Participants	Staff and others	
<b>TRAINING EVENTS</b>				
<b>SME Banking</b>				
March 07 – 10	Reporting and Processes TERF No 593	20	-	Baghdad
<b>Youth Initiative</b>				
March 01 – 02	Assessment of SAB Trainers TERF 586	12	-	Baghdad
March 12 – 18	YEP Train the Trainer TERF No 592	12	6	Baghdad
<b>BDS</b>				
March	How to start a business TERF No 597	15	-	Sulaimaniyah
March	How to start a business TERF No 598	15	-	Diwaniyah
March	How to start a business TERF No 599	15	-	Fallujah
	<b>Sub Total</b>	<b>89</b>	<b>6</b>	
<b>OTHER EVENTS</b>				
<b>BIEE</b>				
March 17	Ease of Doing Business TERF No 594	20	4	Baghdad
<b>BDS</b>				
	Market Assessment Seminar	55	5	Diyala

March 02	TERF No 591			
<b>YI</b> March 05 – 08	Field Coordinators meeting TERF No 590	-	20	Baghdad
	<b>Sub Total</b>	<b>75</b>	<b>29</b>	
	<b>GRAND TOTAL</b>	<b>164</b>	<b>35</b>	

### NOTABLE ACTIVITIES AND DELIVERABLES PLANNED NEXT QUARTER

This is a list of the current 16 planned training and other events for the April 01 – 30 period with an indication of TERF status.

#### SME Banking

1. April 02-03                      Market Assessment workshop    Hilla                      TERF 606 approved
2. April 13 – 14                      Core Skills- Intermediate phase    Baghdad                      TERF 602 approved
3. April 14                      First Advisory Shareholders  
Meeting                      Baghdad                      TERF 610 received

#### WTO

4. April 30 – May 05                      Sports and Rec. Services                      Erbil                      TERF 609 received

#### Youth Initiative

5. April 03 – 07                      SAB Training Phase II                      Baghdad                      TERF 608 approved
6. April 27                      Program Launch                      Basra

#### SMFC

7. April 13                      Women in MF Meeting  
with US Ambassador                      Baghdad                      TERF 603 approved
8. April 11&12                      NGO Transformation Meet                      Baghdad                      TERF 604  
approved
9. End May                      Sanabel Conference                      Jordan                      Draft TERF with  
USAID
10. April 09-13                      Delinquency Management                      Erbil                      Draft TERF rec'd  
today

#### BDS

- 11 April 10 -13                      Jamsheed training (Phase II)                      Erbil                      TERF 577 approved
- 12 April                      How to a business                      Sulaimaniyah                      TERF received
- 13 April                      How to a business                      Diwaniyah                      TERF received
- 14 April                      How to a business                      Fallujah                      TERF received
15. April 26                      Doing Business in Iraq                      Basra                      Awaiting TERF

#### BIEE

- 16 April 24- 28                      The Investor and Entrepreneur  
Roadmap of Iraq                      Erbil                      Awaiting TERF

## **H. PROCUREMENT/SUBCONTRACT ADMINISTRATION**

### **ONGOING TASK AREAS / ACTIVITIES**

- Completed subcontract Modification #3 for AECOM to extend the Period of Performance (PoP) and add the BIEE work to the overall scope of services.
- Completed Sallyport draft Modification #5 to reduce security staffing, change key personnel, and realign budget for Year 4.
- Awarded subcontract to VSC Security Solutions for static guards and PSD mobile teams in Erbil, Iraq.
- Signed Blanket Purchase Order for Erbil International Hotel for lodging and conference facilities for 2011.
- Signed subcontract with HSS to begin Corrective Action Plan for Sallyport Global Services.

### **ISSUES FOR USAID ATTENTION**

- Current placards for Armored Vehicles. Tijara may enter into lease agreements for armored vehicles if Mol does not extend deadline for issuing new placards by 15 March.
- Approval of sale of USAID unarmored passenger vehicles (BMW's).

### **NOTABLE ACTIVITIES AND DELIVERABLES PLANNED NEXT QUARTER**

- Consent and mobilization of ShoreBank International in support SME Bank Lending.

## I. GRANTS

### ONGOING TASK AREAS / ACTIVITIES

- Continued administration of 11 microfinance grants approved by USAID as part of USAID-Tijara's grants program. With the approval of modification number 7 of the microfinance grant, to which the new program, the Iraqi Youth Initiative, was added, the total approved grant awards for MFIs has reached \$28,670,000. The 12 SBDCs grant budget is \$2,256,000.

### DELIVERABLES / MILESTONES / EVENTS / QUANTIFIABLE OUTPUT

Total Grant Awards		\$36,926,600
Additions to the Grant Awards for the month		\$ 0
		-----
Grant Awards at the end of the month		\$36,926,600
Prior Period Grant Disbursements	\$ 27,735,125	
Disbursements during the month	\$ 1,001,250	
	-----	\$28,735,000
		-----
Balance remaining		\$8,191,600
		=====
Projected disbursements for the upcoming month		\$ 100,000
		=====

### CROSS-CUTTING INITIATIVES / PRT SUPPORT

- Currently implementing 11 Microfinance Grants with MFI Component. USAID-Tijara received a technical and cost proposal from Grant Thornton for the Office of Inspector General (OIG) audit and is currently reviewing it. Also, Deloitte showed its interest in the OIG audit but no written confirmation or proposal was received.
- ICF-SME grant has expired and close-out instructions have been issued by the grants department. ICF-SME has submitted the close-out letter which is currently under review.
- The Iraqi Youth Program SBDC commenced grant implementation and the first grant disbursement of \$1,375 was made to Samawa SBDC for training activities. It is expected that more SBDCs and MFI will begin implementation in April.
- Two grant applications were received from SBDCs for small grants and are currently under review.

### ISSUES FOR USAID ATTENTION

- Some SBDCs are currently finalizing proposals for the Small Grants Program. A few grants are expected to be awarded in April 2011.

- Most of the MFIs and SBDCs registration have expired. Future grant fund disbursements for MFIs and SBDCs are contingent upon successful submission of legal reregistration documents to the NGO office. The progress shall be reported in the next monthly report.

**NOTABLE ACTIVITIES AND DELIVERABLES PLANNED NEXT QUARTER**

- Continue monitoring the implementation of the 11 MFI and 12 SBDC large grants.
- Continue to work with audit firms on the Recipient-Contracted Audits.
- An expected grant disbursement of \$100,000.
- Anticipated small grant awards for BDS related activities to SBDCs.

## J. COMMUNICATIONS AND OUTREACH

### ONGOING TASK AREAS / ACTIVITIES

- Gathered success stories and photos among SME Lending and microfinance beneficiaries in Mosul and Tallafar.
- Designed eight standing banners and three hanging banners for Babil SBDC for use during the “BDS Market Assessment Road Show” event scheduled for April 21, 2011 in Babil province.



### DELIVERABLES / MILESTONES / EVENTS / QUANTIFIABLE OUTPUT

Below are details of various activities undertaken by the Unit for various USAID-Tijara components:

#### Sustainable Microfinance:

- Updated the Microfinance outreach and geographic maps for the month of February 2011.
- Finalized the new design of Islamic *Al-Murabaha* report – Arabic version.



#### SME Development and Bank Lending:

- Visited ICF-SME and ICBG beneficiaries to collect information, take photographs and write success stories to be used in their annual reports for this year.

**Business Development Services:**

- Designed and printed out name plates and name tags for the Jamsheed Accounting Software training scheduled for April.

**Trade & WTO Accession:**

- Covered the IIER seminar held on April 2, 2011 at the Lebanese Club under the title "Iraq and the World Trade Organization."

**Iraqi Youth Initiative:**

- Prepared a questionnaire form for IYI beneficiaries.
- Prepared a video story on one of the IYI beneficiaries in Baghdad.

**General activities:**

- Collected new information from components leaders and updated the latest version of the USAID-*Tijara* overall presentation for March 2011.

**NOTABLE ACTIVITIES AND DELIVERABLES PLANNED NEXT QUARTER**

In April, the Communications and Outreach Unit plans to:

- Continue developing video stories on project beneficiaries.
- Update the USAID-*Tijara* overall presentation for April 2011.
- Update the Microfinance outreach and geographic maps.
- Design a new brochure, banners and promotional materials for the Babil SBDC for use during the Market Assessment conference scheduled for April 21 in Babil province.